



### ATM and POS Transaction Processing

Highgate's Consumer Activated Transactions (CAT) application delivers an integration between ATM systems and a 'back-end' banking system. It is fully integrated with our Alpha Banking solution and can be integrated with other core solutions as required.

CAT has been successfully delivered with a variety of industry leading ATM applications.

The system receives, validates and processes all financial transactions coming from the acquirer (the ATM or POS processing the request). The result of this processing is returned through the switch to the acquirer for final processing.

CAT is designed to work online or offline, depending on your specific requirements and technology. It can be configured to meet a variety of processes.

ATM Transaction Processing is closely related to Highgate's POS Transaction Processing. These technologies are built on a common infrastructure and share many features. Although the actual business activities associated with ATM and POS Transaction Processing may vary, the underlying technologies are quite similar and share a considerable amount of functionality.

Each ATM connected to CAT acts like any other teller on the system, maximizing flexibility and delivering a highly standardized processing environment. It interfaces to CAT using the industry accepted ISO 8583 standard.

Highgate also has available an INTERNATIONAL DEBIT CARD capability that permits you to issue cards that may be used in other jurisdictions. There is full control over the countries in which it may be used, and it can be turned on/off to meet the specific needs of each client.

